

Benefits

The information provided on the next two pages is intended as a guide to the potential impact the separation may have on benefits provided under the plans identified. Employees must contact the appropriate plan administrator for complete details.

BENEFIT IMPACT FOR SEPARATED EMPLOYEES NOT ELIGIBLE TO RETIRE AND THOSE ELIGIBLE FOR DEFERRED VESTED RETIREMENT			
Benefit Plan/Program	Benefit Plan Impact for Employees with a Length of Service Date on or before 12/31/00	Benefit Plan Impact for Employees with a Length of Service Date on or after 1/1/01	Contact Numbers for Employee Questions
Health Care	Coverage terminates at the end of month of separation provided Employee contribution, if any was paid. COBRA or Conversion available.*	Coverage terminates at the end of month of separation provided Employee contribution, if any was paid. COBRA or Conversion available.	National Benefit Center 1.866.335.7444. The NBC will send out the appropriate paperwork
Health Care Spending Account	Contributions for remainder of the calendar year are taken from final active paycheck and are available for claims for services in that year. Claims can be submitted through 3/31 of the following year.	Contributions for remainder of the calendar year are taken from final active paycheck and are available for claims for services in that year. Claims can be submitted through 3/31 of the following year.	National Benefit Center 1.866.335.7444
Dependent Care Spending Account	Contributions terminate with final active paycheck and balance of account is available for claims in that calendar year. Claims can be submitted through 3/31 of the following year.	Contributions terminate with final active paycheck and balance of account is available for claims in that calendar year. Claims can be submitted through 3/31 of the following year.	National Benefit Center 1.866.335.7444
Basic Life Insurance	Coverage terminates at end-of month of separation. Conversion available.*	Coverage terminates at end of month of separation. Conversion available.	National Benefit Center 1.866.335.7444
Optional Life Insurance	Coverage terminates at end of month of separation. Conversion available.*	Coverage terminates at end of month of separation. Conversion available.	National Benefit Center 1.866.335.7444
Dependent Life Insurance	Coverage terminates at the end of the month of separation. Conversion available.*	Coverage terminates at the end of the month of separation. Conversion available.	National Benefit Center 1.866.335.7444
Personal Accident Insurance	Coverage terminates at the end of the month of separation. Conversion not available.*	Coverage terminates at the end of the month of separation. Conversion not available.	National Benefit Center 1.866.335.7444
Sickness & Accident Benefits	Coverage terminates at the end of the month of separation. No additional coverage is available.*	Coverage terminates at the end of the month of separation. No additional coverage is available.	National Benefit Center 1.866.335.7444
Extended Disability Benefits	Coverage terminates at the end of the month of separation. No additional coverage is available.*	N/A	National Benefit Center 1.866.335.7444
Long Term Disability	N/A	Coverage terminates at the end of the month of separation. No additional coverage is available.	National Benefit Center 1.866.335.7444
Supplemental Extended Disability Benefits	Coverage terminates at the end of the month of separation. No additional coverage is available.*	N/A	National Benefit Center 1.866.335.7444
Retirement Program	Part A - If the employee has 5 or more years of credited service they are eligible for a deferred vested monthly retirement benefit at age 65 or earlier on an age reduced basis. The employee should check on retirement eligibility Part B – If the employee has 5 or more years of credited service they can elect to leave their contributions in Part B and commence receiving a monthly retirement benefit at age 65 or earlier on an age reduced basis. The employee also has the option of withdrawing all their contributions plus interest to the date of such election.	Retirement Accumulation Plan – If the employee has 5 or more years of credited service they have the option of leaving their assets in the Plan where they will continue to earn interest credits each year until they take a distribution, or take the balance with them, or roll it over into an IRA or another employer's plan. *See attached PPA Notice	Fidelity Benefit Center 1.877.389.2374
Stock Options	Employee retains vested options, with three (3) years to exercise.	Employee retains vested options, with three (3) years to exercise.	Contact Salomon Smith Barney 1.877.4Delphi
Savings-Stock Purchase Program (Renamed SRSP effective 10-1-08)	Employee may elect to receive full distribution of all assets, or if assets are greater than \$5,000, they may be left in program until age 70 1/2. Employee retains ability to manage account. Employee with less than 3 years forfeits Delphi contributions that are not vested.	Employee may elect to receive full distribution of all assets, or if assets are greater than \$5,000, they may be left in program until age 70 1/2. Employee retains ability to manage account. Employee with less than 3 years forfeits Delphi contributions that are not vested.	Fidelity Benefit Center 1.877.389.2374
New Vehicle Purchase Program	Program eligibility dependent on vendor program. Generally, must be an active Employee.	Program eligibility dependent on vendor program. Generally, must be an active Employee.	Call the manufacturer 800 number for discount.

*Generally, for benefit impact purposes separation means the last day worked.